

RECEIVED
CENTRAL FAX CENTER

MAR 14 2007

PTO/SB/97 (09-6)

Approved for use through 03/31/2007. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Certificate of Transmission under 37 CFR 1.8

Serial No.: 09/919,074

Atty Docket No.: ISAA0007

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office

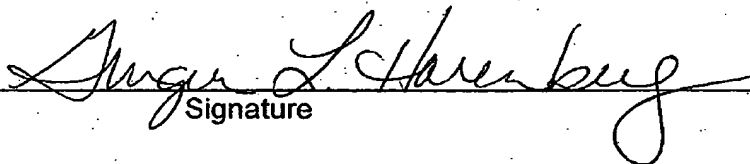
Fax: (571) 273-8300

Attn: Amendment

Commissioner for Patent

P.O. Box 1450

Alexandria, VA 22313-1450

on March 14, 2007
Date
Signature

Ginger L. Harenberg

Typed or printed name of person signing Certificate

(650) 474-8400

Registration Number, if applicable

Telephone Number

Note: Each paper must have its own certificate of transmission, or this certificate must identify each submitted paper.

Including in this eFiling, please find the following Documents:

- Certificate of Transmission(1 page); and
- Amendment (9 pages).

This collection of information is required by 37 CFR 1.8. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1.8 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

RECEIVED
CENTRAL FAX CENTER

MAR 14 2007

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Hoadley et al.

Docket No.: ISAA0007

5 Serial No. : 09/919,074

Art Unit: 3692

Filed: 07/30/2001

Examiner: Milef, Elda G.

Title: ALGORITHM FOR EXPLAINING CREDIT SCORES

10 Date: March 14, 2007

Assistant Commissioner for Patents

Mail Stop: Amendment

P.O. Box 1450

15 Alexandria VA 22313-1450

AMENDMENT

Examiner:

20

Applicant files this Amendment in response to the Office Action dated 14 December 2006, for the above-referenced patent application.

A Listing of the Claims begins on page 2 of this paper.

25

Remarks begin on page 8 of this paper.

Applicant does not believe the filing of this amendment will incur additional fees. However, the Commissioner is authorized to charge any fees that may be due and to credit any overpayments to Deposit Account 07-1445 (Order No. ISAA0007). Applicant

30 considers this document to be filed in a timely manner.